

In re:
Harry Rivera
Iris R. Rivera
Debtors

Case No. 18-12390-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: May 06, 2021

Form ID: 210U

Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2021:

Recip ID	Recipient Name and Address
db	+ Harry Rivera, 223 West 38th Street, Reading, PA 19606-3002
jdb	#+ Iris R. Rivera, 223 West 38th Street, Reading, PA 19606-3002
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
cr	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Blvd., Ste 110, Oklahoma City, OK 73118-6051
cr	Nissan Motor Acceptance Corporation, servicer for, P.O. Box 660366, Dallas, TX 75266-0366
14088748	+ AmeriHome Mortgage, P. O. Box 77407, Ewing, NJ 08628-6407
14103567	+ AmeriHome Mortgage Company, LLC, c/o McCabe, Weisberg & Conway, P.C., 123 South Broad Stret, Suite 1400, Philadelphia, PA 19109-1060
14124602	+ AmeriHome Mortgage Company, LLC c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14127486	+ Ark Law Group, PLLC, 1715 114th Avenue SE, Suite 220, Bellevue, WA 98004-6906
14088750	+ Benchmark Federal Credit Union, P. O. Box 2387, West Chester, PA 19380-0114
14088751	Benchmark Federal Credit Union, P. O. Box 31112, Tampa, FL 33631-3112
14088752	+ Bianca Rivera, 1519 Palm St., Reading, PA 19604-1856
14112475	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14088759	+ Commonwealth of PA, Office of Attorney General, 14th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14088762	+ Diamond Credit Union, 1600 Medical Dr., Pottstown, PA 19464-3242
14088763	Diamond Credit Union, P. O. Box 31112, Tampa, FL 33631-3112
14088767	HC Processing Center, P. O. Box 802, Springdale, AR 72765-0802
14110903	+ HC Processing Center, 380 Data Drive, Suite 200, Draper, UT 84020-2361
14088768	+ Integrated Medical Group PC, 82 Tunnel Rd., Pottsville, PA 17901-3869
14110305	+ Met-Ed, 101 Crawfords Corner Rd Bldg#1 Ste 1-511, Holmdel, NJ 07733-1976
14088771	Met-Ed, 76 S. Main St. A-RPC, Akron, OH 44308-1890
14279387	MidFirst Bank, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14446038	+ MidFirst Bank, 999 NW Grand Boulevard Suite 100, Oklahoma City, OK 73118-6051
14243112	+ MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14088773	+ Nestle Waters North America, 375 Paramount Dr., Raynham, MA 02767-5154
14097645	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
14088774	Nissan Motor Acceptance Corp., P. O. Box 660360, Dallas, TX 75266-0360
14428963	+ Nissan Motor Acceptance Corporation,, servicer For Nissan-Infiniti LT, c/o William E. Craig, Esquire, 110 Marter Avenue Suite 301, Moorestown, NJ 08057-3124
14088775	+ Northland Group Inc., P. O. Box 390846, Mail Code CPK9, Minneapolis, MN 55439-0846
14088777	Patient First, P. O. Box 758941, Baltimore, MD 21275-8941
14088778	Quest Diagnostics, P. O. Box 740775, Cincinnati, OH 45274-0775
14088779	+ Reading Health System, P. O. Box 16051, Reading, PA 19612-6051
14088781	+ Regency Finance Company, 3225 N. Fifth St., Ste. 8, Reading, PA 19605-2451
14088783	++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court.,

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Sprint Customer Service, P.O. Box 8077, London, KY 40742
14088782 Scott J. Best, Esquire, Welsman, Weinberg & Reis Co., LPA, 170 S Independence Mall W, Ste 874W, Philadelphia, PA 19106-3334
14088784 St. Christopher's Pediatric Assoc., SCHC Pediatric Associates LLC, P. O. Box 828699, Philadelphia, PA 19182-8699
14088785 + St. Joseph Medical Center, Patient Financial Services, 1643 Lewis Ave., Ste. 203, Billings, MT 59102-4151
14088786 St. Joseph Medical Group, P. O. Box 4985, Lancaster, PA 17604-4985
14088788 ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Corp., 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14378379 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14105031 + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14108036 + Toyota Motor Credit Corporation, as servicer for Toyota Lease Trust, c/o KML Law Group, P.C., 710 Market Street, Suite 5000 Philadelphia, PA 19106-2312
14088790 + Tri-County Area Fed. Credit Union, 1550 Medical Drive, Pottstown, PA 19464-3225
14169511 + Web Loan USA, c/o Allocation Adjustment, P. O. Box 258, Phoenix, AZ 85001
14088795 West Reading Radiology Assoc., 2 Meridian Blvd., Second Fl., Wyomissing, PA 19610-3202

TOTAL: 49

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 07 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 07 2021 03:03:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14088749	+ Email/Text: rperez@arcadiarecovery.com	May 07 2021 03:03:00	Arcadia Recovery Bureau, 645 Penn St., Reading, PA 19601-3559
14088754	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 07 2021 02:55:24	Capital One, P. O. Box 30281, Salt Lake City, UT 84130-0281
14088753	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 07 2021 02:53:43	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14088755	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 07 2021 02:53:43	Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
14114151	+ Email/Text: bankruptcycollections@citadelbanking.com	May 07 2021 03:03:00	Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119
14088757	+ Email/Text: bankruptcycollections@citadelbanking.com	May 07 2021 03:03:00	Citadel Federal Credit Union, P. O. Box 72147, Thorndale, PA 19372-0147
14088758	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 07 2021 02:55:28	Citi Card, P. O. Box 6500, Sioux Falls, SD 57117-6500
14088760	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 07 2021 03:03:00	Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679
14088761	+ Email/Text: dsgrdg@ptdprolog.net	May 07 2021 03:03:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711
14121747	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 07 2021 02:57:16	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14088764	Email/Text: bankruptcynotices@dcicollect.com	May 07 2021 03:03:00	Diversified Consultants, Inc., P. O. Box 551268, Jacksonville, FL 32255-1268
14088765	+ Email/Text: bknotice@ercbpo.com	May 07 2021 03:03:00	Enhanced Recovery Company, P. O. Box 57547, Jacksonville, FL 32241-7547
14088766	Email/Text: bnc-bluestem@quantum3group.com	May 07 2021 03:03:00	Fingerhut Credit Acct. Svs., P. O. Box 1250, Saint Cloud, MN 56395-1250
14123950	Email/Text: JCAP_BNC_Notices@jcap.com	May 07 2021 03:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14088756	Email/PDF: ais.chase.ebn@americaninfosource.com		

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		May 07 2021 02:53:42	Chase, P. O. Box 15298, Wilmington, DE 19850-5298
14088770	Email/Text: PBNCNotifications@peritussservices.com	May 07 2021 03:03:00	Kohl's, P. O. Box 3043, Milwaukee, WI 53201-3043
14118801	+ Email/Text: bankruptcydpt@mcmcg.com	May 07 2021 03:03:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14088772	+ Email/Text: Bankruptcies@nragroup.com	May 07 2021 03:03:00	National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
14102608	Email/PDF: cbp@onemainfinancial.com	May 07 2021 02:55:24	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14088776	Email/PDF: cbp@onemainfinancial.com	May 07 2021 02:57:11	OneMain, Spring Towne Center, 2663 Shillington Rd., Ste. E, Sinking Spring, PA 19608-1758
14116559	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 07 2021 02:55:25	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14118958	Email/Text: bnc-quantum@quantum3group.com	May 07 2021 03:03:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
14088780	+ Email/Text: joey@rmscollect.com	May 07 2021 03:03:00	Receivables Management Systems, P. O. Box 8630, Richmond, VA 23226-0630
14089582	+ Email/PDF: gecsed@recoverycorp.com	May 07 2021 02:53:42	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14088787	Email/PDF: gecsed@recoverycorp.com	May 07 2021 02:53:41	Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064
14088789	+ Email/Text: bankruptcydepartment@tsico.com	May 07 2021 03:03:00	Transworld Systems Inc., 500 Virginia Dr., Ste. 514, Fort Washington, PA 19034-2733
14088791	Email/Text: bkrcy@ugi.com	May 07 2021 03:03:00	UGI Utilities, Inc., P. O. Box 13009, Reading, PA 19612-3009
14088792	+ Email/Text: bankruptcy@unum.com	May 07 2021 03:02:00	Unum, 1 Fountain Square, Chattanooga, TN 37402-1306
14088793	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 07 2021 03:02:00	Verizon, 500 Technology Dr., Suite 550, Weldon Springs, MO 63304-2225
14088794	Email/PDF: gecsed@recoverycorp.com	May 07 2021 02:57:10	Wal-Mart, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14088769	##+	Keystone Kidney Assoc., PC, 2701 Blair Mill Rd., Ste. 30, Willow Grove, PA 19090-1041

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor AmeriHome Mortgage Company LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
DAVID S. GELLERT	on behalf of Debtor Harry Rivera dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Joint Debtor Iris R. Rivera dsgrdg@ptdprolog.net
FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE ecmail@fredreiglechl3.com ec_frapa@trustee13.com
RAYMOND M. KEMPINSKI	on behalf of Creditor AmeriHome Mortgage Company LLC raykemp1006@gmail.com, raykemp1006@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecmail@readingch13.com
SARAH ELISABETH BARNGROVER	on behalf of Creditor MidFirst Bank amps@manleydeas.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Nissan Motor Acceptance Corporation servicer for Nissan-Infiniti, Lt ecmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 12

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Harry Rivera and Iris R. Rivera

Case No: 18-12390-pmm

Debtor(s)

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 5/6/21

For The Court

Timothy B. McGrath
Clerk of Court